We claim:

1. A PDC insert comprising:

a. a plug section;

b. a pedestal section atop the plug section; and

c. a step between the plug section and the pedestal section.

2. The insert of claim 1, wherein the insert defines an axis, and wherein the pedestal section has a circular cross section perpendicular to the axis.

3. The insert of claim 2, wherein the insert defines an axis, and wherein the pedestal section has a circular cross section perpendicular to the axis.

4. The insert of claim 1, further comprising a plug shoulder between the plug and the step, and wherein the plug shoulder is covered with PDC.

5. The insert of claim 1, wherein the pedestal has a top and a sidewall, and further comprising a pedestal shoulder between the pedestal top and sidewall, and wherein the pedestal shoulder is covered with PDC.

6. The insert of claim 1, further comprising:

a. a plug shoulder between the plug and the step, and wherein the plug shoulder is covered with PDC; and

b. wherein the pedestal has a top and a sidewall, and further comprising a pedestal shoulder between the pedestal top and sidewall, and wherein the pedestal shoulder is covered with PDC.

7. The insert of claim 6, wherein each of the plug shoulder and the pedestal shoulder defines a cutting surface for cutting down hole formation.

8. The insert of claim 5, wherein the sidewall is slanted.

9. A PDC insert comprising:

a. a plug section;

b. a pedestal section atop the plug section, and wherein the pedestal section has a top and a side wall, the side wall having a frustoconical bevel surface thereon; and

c. a step between the plug section and the pedestal section.

10. The insert of claim 9, further comprising a first convex curved surface on the side wall above the frustoconical bevel surface and a second convex curved surface on the side wall below the frustoconical bevel surface.

11. The insert of claim 9, wherein the insert defines an axis and further wherein the insert defines a back rake angle, and further wherein the bevel defines an angle to the axis approximately equal to the back rake angle.

12. A PDC insert comprising:

a. a plug section;

b. a pedestal section atop the plug section and having a circular, flat top and a flat bevel surface forming a chord across the top; and

c. a step between the plug section and the pedestal section

13. The insert of claim 12, wherein the insert defines an axis and further wherein the insert defines a back rake angle, and further wherein the flat bevel surface defines an angle to the axis approximately equal to the back rake angle.